THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI-PROSAD PAL): (a) to (c) In his Budget Speech for 1995-96, Finance Minister had *inter alia,* mentioned that the Government, in consultation with banks had formulated a 'Seven Point Action Plan' for improving flow of credit to small scale industries (SSIs). The Action Plan consists of the following points:

(1) Time bound action needs to be taken by banks for setting up of specialised SSI branches in 85 identified districts each with more than 2000 registered SSI units. These branches should have adequate infastructure and be manned by officials having the necessary background and skills and possessing the right attitude.

(2) The banks should review the existing delegation of powers at the branch and regional levels in order to facilitate timely sanction of adequate credit facilities to SSIs.

(3) The banks should undertake sample surveys of their 'performing' SSI accounts with a view to find out whether they are getting adequate credit.

(4) Steps to ensure that as far as possible composite loans are sanctioned to SSI entrepreneurs. In case of loans sanctioned by State Financial Corporations (SFCs), banks should appraise projects jointly or simultaneously with SFCs.

(5) Banks should hold regular meetings with SSI borrowers at the Zonal and regional levels with a view to sort out their problems.

(6) The banks should reorient their training programmes with a view to sensitise bank managers and increase their awareness regarding working of the SSI sector.

(7) The banks should take steps to review procedural formalities with a view to ensuring that procedures are simplified.

The Reserve Bank of India (RBI) have already instructed public sector banks to take appropriate action for effective implementation of the points contained in the Action Plan.

Regularisation of part time sweepers in Syndicate Bank

1278. DR. RANBIR SINGH:
SHRI RAM NATH KOVIND:

Will the Minister of FINANCE be pleased to state:

(a) the number of part time sweepers working in Syndicate Bank on temporary basis;

(b) whether the Bank has not given them appointment on regular basis;

(c) if so, the reasons therefor; and

(d) whether Government propose to grant specific permission to Syndicate Bank to regularise their part time sweepers, if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR. DEBI-PROSAD PAL): (a) to (d) Syndicate Bank has reported that on account of overall surplus position of staff in the bank restriction was imposed on recruitment as per Memorandum of Understanding signed with Reserve Bank of India. However, the bank has since received clearance from Reserve Bank of India to fill up regular vacancies of sweepers. The bank has further reported that there were 123 regular vacancies identified on 31-3-1995 where temporary part time sweepers are working. The necessary Govt. approval has since been accorded.

Increase in India's debt liability

1279. SHRI SUSHIL KUMAR SAMBHAJIRAO SHINDE:
SHRIMATI VEENA VERMA:

Will the Minister of FINANCE be pleased to state:

(a) whether India's debt liability has increased tremendously during the recent months; if so, the details of debt liability in respect of different types of loans and credits incurred by the country, during September to December, 1995 and January, 1996; and